

BOB KILIAN ELECTRIC
12075 43RD ST NE
ST. MICHAEL MN 55376

SOUTH SIDE LUMBER CO.
PO BOX 178
ROGERS MN 55374

21ST CENTURY BANK
JEFF MUELLER
21660 DIAMOND LAKE RD S
ROGERS MN 55376

AKER DOORS INC
17124 ULYSSES ST
HAM LAKE MN 55304

AMERICAN AGENCIES OF CA
721 N 530 EAST
OREM UT 84097

ANGELA GEORGE
900 S. RUM RIVER DRIVE
PRINCETON MN 55371

ARROW BUILDING CENTER
14813 162ND AVE SE
BIG LAKE MN 55309

BANK OF AMERICA
PO BOX 15026
WILMINGTON DE 19850-5026

BARNA GUZY & STEFFEN LTD
400 NORTHTOWN FINANCIAL PLAZA
200 COON RAPIDS BLVD
MINNEAPOLIS MN 55433

BERG EXTERIORS, INC.
5145 INDUSTRIAL STREET, SUITE 1
MAPLE PLAIN MN 55395-8610

BEST GLASS CO.
8300 OCHOA COURT
ELK RIVER MN 55330

BRAD LARSON, ESQ.
METCALF, LARSON & MUTH, P.C.
313 WEST BROADWAY STREET
PO BOX 446
MONTICELLO MN 55362-0446

BRADLEY AND LYNN LEWIS
9329 KAEDING WAY NE
OTSEGO MN 55362

BRIAN AND DEB CABALLERO
9510 42ND ST NE
ST. MICHAEL MN 55376

BRIAN BERGLIN
16032 PIERCE ST. NE
ANDOVER MN 55304

CATERPILLER FINANCIAL SERVICES CORP
2120 WEST END AVENUE
PO BOX 340001
NASHVILLE TN 37203-0001

CEDAR CREEK SPRINKLER
10279 KARSTON CT. NE
ALBERTVILLE MN 55301

CENTER POINT ENERGY
PO BOX 1144
MINNEAPOLIS MN 55440-1144

CENTER POINT ENERGY/MINNEGASCO
PO BOX 1144
MINNEAPOLIS MN 55440 1144

CHICAGO TITLE INSURANCE
7701 FRANCE AVE. S.
EDINA MN 55435

CITIZENS AUTOMOBILE FINANCE
PO BOX 42002
PROVIDENCE RI 02940

CITY OF COON RAPIDS
11155 ROBINSON DR
COON RAPIDS MN 55433-3761

CK PAINTING INC.
11146 262ND COURT
ZIMMERMAN MN 55398

CONSOLIDATED LUMBER
DBA ARROW BUILDING CENTER
C/O RINKE-NOONAN
PO BOX 1497
ST. CLOUD MN 56302

CONTRACTOR'S CAPITAL CORPORATION
2781 PILOT KNOB ROAD
EAGAN MN 55121

COUNTY OF CROW WING
C/O DARRELL PASKE
326 LAUREL STREET
BRainerd MN 56401

D & B INSTALLATION
3349 175TH LANE NW
ANOVER MN 55304

D&M PLASTICS
9395 MASON AVE NE.E
ELK RIVER MN 55330

DAN AND DANIELLE ELSNES
9863 41ST ST NE
ST. MICHAEL MN 55376

DAN THE NAILBENDER MAN LLC
DAN CARR
21012 FRESNO ST. NW
ELK RIVER MN 55330

DCS INC.
15933 DRAKE ST. NW.
ANOVER MN 55304

DENNIS FEHN
GRAVEL - EXCAVATING
PO BOX 256
5050 BARTHEL INDUSTRIAL DR.
ALBERTVILLE MN 55301

DENNY HECKER AUTO CONNECTION
500 FORD ROAD
MINNEAPOLIS MN 55426

DERALD AND ROXIENE MURPHY
9306 KAEDING CIRCLE NE
OTSEGO MN 55362

DK PRO GRADING INC.
5651 120TH ST NW
MAPLE LAKE MN 55358

DHB DIGITAL HOME BUSINESS
5600 QUEENS AVE NE
OTSEGO MN 55330

DICK PARKS GAS, INC.
PO BOX 70
NISSWA MN 56468

DISCOVER
PO BOX 30395
SALT LAKE CITY UT 84130

EAGLE BANK
9600 UPLAND LANE N
STE 100
MAPLE GROVE MN 55369

EMBARQ
PO BOX 660068
DALLAS TX 75266-0068

ENGINEERED BUILDING COMPONENTS
RUM RIVER
C/O JAMES SANDER
4050 OLSON MEMORIAL HWY #195
GOLDEN VALLEY MN 55422

FERGUSON ENTERPRISES INC.
C/O ANTHONY U WACKER
821 RAYMOND AVENUE
ST. PAUL MN 55114

FIRST CONSTRUCTION CREDIT
6889 ROWLAND ROAD, #100
EDEN PRAIRIE MN 55344

FIRST CONSTRUCTION CREDIT
6889 ROWLAND ROAD, #100
EDEN PRAIRIE MN 55344

FIRST FARMERS MERCHANT
PO BOX 188
GRAND MEADOW MN 55936

GKT APPLIANCE
2675 2ND ST. N.
ST. PAUL MN 55109

GMAC
PO BOX 9001948
LOUISVILLE KY 40290-1948

GREAT NORTHERN BANK
12725 43RD STREET NE
ST. MICHAEL MN 55376

GREENSCAPE COMPANIES INC.
11684 219TH AVENUE NW
ELK RIVER MN 55330

GRIES & LENHARDT
12725 43RD ST. N. E. SUITE 201
ST. MICHAEL MN 55376

HARRIS NA
PO BOX 6201
CAROL STREAM IL 50197-5201

HENNEPIN COUNTY TREASURER
A600 GOVERNMENT CENTER
300 S SITH ST
MINNEAPOLIS MN 55487

HENNINGSON & SNOXELL
6900 WEDGEWOOD ROAD STE 200
MAPLE GROVE MN 55331

HENNINGSON & SNOXELL
6900 WEDGEWOOD ROAD STE 200
MAPLE GROVE MN 55311

HIGHWOOD TOWNHOMES
C/O MCCOLLUM, CROWLEY, MOSCHET & MI
700 WELLS FARGO PLAZA
7900 XERXES AVE. SO.
MINNEAPOLIS MN 55431

HINSHAW & CULBERTSON LLP
2729 PAYSPHERE CIRCLE
CHICAGO IL 60674

IKON FINANCIAL SERVICES
1738 BASE ROAD
MACON GA 31210

IKON OFFICE SOLUTIONS
PO BOX 802815
CHICAGO IL 60680-2815

INDYMAC BANK F S B
R J LANDAU PARTNERS PLLC

5340 PLYMOUTH RD STE 200
ANN ARBOR MI 48105

INSTALLED BUILDING PRODUCTS
DBA METRO HOME WATERPROOFING
5861 QUEENS AVENUE NE
ELK RIVER MN 55330

INSTALLED BUILDING PRODUCTS
D/B/A METRO HOME INSULATION
5861 QUEENS AVENUE NE
ELK RIVER MN 55330

INSTALLED BUILDING PRODUCTS
DBA MINNESOTA E EXTERIORS
5861 QUEENS AVENUE NE
ELK RIVER MN 55330

J. J. TOTAL LANDSCAPING
ATTN JEFF FOQUETTE
69640 US HIGHWAY 12
DASSEL MN 55325

JAMES AND LINDA GAMMELO
14275 GOLF COURSE DRIVE STE 200
BAXTER MN 56425

JME OF MONTICELLO, INC.
1401 FALLON AVENUE
MONTICELLO MN 55362

JOEL AND PENNY DEVRIES
9342 KAEDING CIRCLE NE
OTSEGO MN 55362

JOHN GRIES - OFFICE COURT
GRIES & LENHARDT
12725 43RD ST NE
ST MICHAEL MN 553765

JOSEPH ADDIE
C/O AHLBERG LAW - RYAN AHLBERG
UNION PLAZA BUILDING
333 WASHINGTON AVE N. #317
MINNEAPOLIS MN 55401

JOEL EGGE
720 CAPWOOD AVENUE
LITCHFIELD MN 55355

JULE BUILDERS INC.
15875 255TH AVE
BIG LAKE MN 55309

KAREN KNOLL
14335 305TH AVE
PRINCETON MN 55371

KATHLEEN ERICKSON
9348 KAEDING CIRCLE NE
OTSEGO MN 55362

KOPP CONCRETE INC.
16455 122ND AVE.
BECKER MN 55308

KUNZLER & MCKENIZE
8 EAST BROADWAY #600
SALT LAKE CITY UT 84111

LAKELAND CONSTRUCTION FINANCE LLC
860 BLUE GENTIAN ROAD
SUITE 135
EAGAN MN 55121

LORI TROSETH
10734 313TH AVE
PRINCETON MN 55371

LOT SURVEYS COMPANY INC.
7601 73RD AVE. N.
MINNEAPOLIS MN 55428

MANN BRACKEN LLP
1108 NEW ZEALAND AVE N STE 203
CHAMPLIN MN 55316

MEYER ROHLIN INC.
1111 HWY 25
BUFFALO MN 55313

MICHAEL AND SANDRA BERG
9347 KAEDING CIRCLE NE
OTSEGO MN 55362

MONTICELLO
FORD MERCURY
1105 HWY 25 S.
MONTICELLO MN 55362

NATIONAL CITY BANK
PO BOX 5570
CLEVELAND OH 44101-0570

NCO FINANCIAL SYSTEMS
507 PRUDENTIAL ROAD
HORSHAM PA 19044

OMANN BROTHERS PAVING INC.
PO BOX 120
ALBERTVILLE MN 55301

ONE MORTGAGE
JON KERN
405-33RD AVE N
ST CLOUD MN 56303

PATRICK SWEENEY
3881 SO. VIADEL TORDO
GREEN VALLEY AZ 85622

PAUL AND CLEONE SCHREIER
9323 KAEDING WAY NE
OTSEGO MN 55362

PEGGY SCHUMM, CPA, LTD.
12725 43RD STREET NE
ST. MICHAEL MN 55376

SIGNATURE BANK
DAN KOCH
9800 BREN ROAD E STE 200
MINNETONKA MN 55343

PREMIER BANK
THOMAS KERN
301 CENTRAL AVE.
OSSEO MN 55369

PREMIER BANK
THOMAS KERN
301 CENTRAL AVE.
OSSEO MN 55369

PREMIER BANK
301 CENTRAL AVE
OSSEO MN 55369

PREMIER BANK
THOMAS KERN
301 CENTRAL AVE
OSSEO MN 55369

PREMIER EXTERIORS INC.
10734 313TH AVE.
PRINCETON MN 55371

PURCELL PLUMBING & HEATING, INC.
220 SANDBERG ROAD
MONTICELLO MN 55362

QUALITY SITE DESIGN
3600 HOLLY LANE NO. SUITE 100
PLYMOUTH MN 55447

RATHMANNER MASONRY INC.
22290 169 ST.
BIG LAKE MN 55309

RED ROOF LIGHTING INC.
14180 NORTHDAL BLVD
ROGERS MN 55374

RMS
305 FELLOWSHIP RD STE 100
PO BOX 5471
MOUNT LAUREL NJ 08054

ROBERT AND MARGARET EICHENLAUB
701 DESCHEPPER STREET
MARSHALL MN 56258

SAM HALLOWAY
22596 BREANNA CT
ROGERS MN 55376

SATHRE-BERGQUIST INC.
150 SOUTH BROADWAY
WAYZATA MN 55391

SEH
3535 VADNAIS CENTER DRIVE
ST. PAUL MN 55110-5196

SHERBURNE STATE BANK
PO BOX 428
BECKER MN 55308

SHERBURNE STATE BANK
PO BOX 428
BECKER MN 55308

SIMONSON LUMBER OF MONTICELLO
100 CHELSEA ROAD
MONTICELLO MN 55362

SOUTHSIDE LUMBER CO
C/O JAMES SANDER
4050 OLSON MEM HIGHWAY STE 195
GOLDEN VALLEY MN 55422

SPIRE FEDERAL CREDIT UNION
PO BOX 130670
ROSEVILLE MN 55113

SS STONE SURFACES BY STEVE WALKER
9290 VERNON STREET
GREENFIELD MN 55373

STEVE AND ROBIN FISH
9312 KAEDING CIRCLE NE
OTSEGO MN 55362

STEVEN AND JOYCE PAULEY
9341 KAEDING CIRCLE NE
OTSEGO MN 55362

STEVE'S FLOORCOVERING
PO BOX 356
ELK RIVER MN 55330

STOCK BUILDING SUPPLY
C/O ANDREW NIELSEN
WAGNER FALCONER & JUDD LTD
1700 IDS CENTER 80 S 8TH ST
MINNEAPOLIS MN 55402

SUNNY SIDE SERVICES
7005 BUSCHMANN ROAD
BREEZY POINT MN 56472

TITAN ELECTRIC INC.
112 W. RIVER STREET
MONTICELLO MN 55362

TRIMONT REAL ESTATE
C/O LEONARD, O'BRIEN, SPENCER GALE
100 SOUTH FIFTH STREET
SUITE 2500
MINNEAPOLIS MN 55402

WASHINGTON MUTUAL HOME LOANS
MAILSTOP JAXA2031
PO BOX 44090
JACKSONVILLE FL 32231-4090

WELLS FARGO HOME MORTGAGE
PO BOX 5296
CAROL STREAM IL 60197-5293

WESTERN DRYWALL INC.
5237 QUIRING AVE. NW
ANNANDALE MN 55302

WILLIAM AND MARY SEDEY
9353 KAEDING CIRCLE NE
OTSEGO MN 55362

WRIGHT COUNTY AUDITOR-TREASURER
WRIGHT COUNTY COURTHOUSE
10 2ND ST NW RM 230
BUFFALO MN 55313-1195

WRIGHT-HENNEPIN COOP
ELECTRI CASSOC
PO BOX 330
ROCKFORD MN 55373

XCEL ENERGY
NORTHERN STATES POWER COMPANY
PO BOX 8
EAU CLAIRE WI 54702

United States Bankruptcy Court District of Minnesota						Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): KRYSTOSEK, JAMES, MICHAEL					Name of Joint Debtor (Spouse) (Last, First, Middle): KRYSTOSEK, CAROL, KATHERINE				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): See Attached Exhibit A					All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): See Attached Exhibit B				
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): 7368, See Attached Exhibit A					Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN(if more than one, state all): , 9993 See Attached Exhibit B				
Street Address of Debtor (No. & Street, City, and State): 9201 91ST ST NE MONTICELLO, MN					Street Address of Joint Debtor (No. & Street, City, and State): 9201 91ST ST NE MONTICELLO, MN				
ZIP CODE 55362					ZIP CODE 55362				
County of Residence or of the Principal Place of Business: WRIGHT					County of Residence or of the Principal Place of Business: WRIGHT				
Mailing Address of Debtor (if different from street address):					Mailing Address of Joint Debtor (if different from street address):				
ZIP CODE					ZIP CODE				
Location of Principal Assets of Business Debtor (if different from street address above):									
ZIP CODE									
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) _____			Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code.)			Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.			
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b) See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. ----- Check all applicable boxes <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000									
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion									
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input checked="" type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion									

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): JAMES MICHAEL KRYSTOSEK, CAROL KATHERINE KRYSTOSEK	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed: MINNESOTA	Case Number:	Date Filed: 01/11/1980	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b). X Not Applicable Signature of Attorney for Debtor(s) _____ Date _____	
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following). <div style="text-align: right;"> _____ (Name of landlord that obtained judgment) </div> <div style="text-align: right;"> _____ (Address of landlord) </div>			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

**JAMES MICHAEL KRYSTOSEK, CAROL
KATHERINE KRYSTOSEK****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X s/ JAMES MICHAEL KRYSTOSEKSignature of Debtor **JAMES MICHAEL KRYSTOSEK****X s/ CAROL KATHERINE KRYSTOSEK**Signature of Joint Debtor **CAROL KATHERINE KRYSTOSEK**

Telephone Number (If not represented by attorney)

5/8/2009

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)☐ I request relief in accordance with chapter 15 of Title 11, United States Code. Certified Copies of the documents required by § 1515 of title 11 are attached.☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the Chapter of title 11 specified in the petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X Not Applicable**

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date

Signature of Attorney**X**

Signature of Attorney for Debtor(s)

JOSEPH A WENTZELL Bar No. 170616

Printed Name of Attorney for Debtor(s) / Bar No.

WENTZELL LAW OFFICE, PLLC

Firm Name

2812 ANTHONY LANE ST ANTHONY, MN 55418

Address

612-436-3292

Telephone Number

612-788-9879**5/8/2009**

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Not Applicable

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X Not Applicable

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.***Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Not Applicable

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

EXHIBIT A
JAMES KRYSTOSEK BUSINESSES

ALPINE HOMES, INC.	EIN: 41-1995418
ALPINE REALTY, INC.	EIN: 41-1994005
JCK LAND DEVELOPMENT, LLC	EIN: 41-1997255
MAINSTREAM PROPERTIES, LLC	EIN: 03-0506466
ROYAL LAND DEVELOPMENT, INC.	EIN: 20-1308557
FAIRPRICEDHOMES, INC.	EIN: 20-3106262
GREATLAND PROPERTIES, LLC	EIN: 20-4411028
J & D ENTERPRISES OF ALBERTVILLE PARTNERSHIP	EIN: 41-1828587
KRYSTOSEK ENTERPRISE, INC.	EIN: 41-1960537
KRYSTOSEK PROPERTIES – PARTNERSHIP FAMILY ESTATE	EIN: 41-1858331
STALLION DEVELOPMENT, LLC	EIN: 20-2192164
KRH PROPERTIES, LLC	EIN: 20-3965400
NORIN LANDING HOMEOWNERS ASSOCIATION – NON-PROFIT CORPORATION	EIN: 20-3252755
HAMLETS CREEKVIEW ESTATES, INC. – NON-PROFIT CORPORATION	EIN: 20-4410788
ENVIROPROP CORP.	EIN: 56-2397873
QUALITY TITLE, INC.	EIN: 48-1290746
FIRST PRIORITY MORTGAGE OF MINNESOTA, INC.	EIN: 32-0084024
FOREST HILLS HOMEOWNERS ASSOCIATION	EIN: 20-1414410
ARLH, LLC	EIN: 2133240-2

EXHIBIT B
CAROL KRYSTOSEK BUSINESSES

JCK LAND DEVELOPMENT, LLC EIN: 41-1997255

KRYSTOSEK ENTERPRISE, INC. EIN: 41-1960537

NORIN LANDING HOMEOWNERS EIN: 20-3252755
ASSOCIATION – NON-PROFIT CORPORATION

FOREST HILLS HOMEOWNERS EIN: 20-1414410
ASSOCIATION – NON-PROFIT COROPRATION

UNITED STATES BANKRUPTCY COURT
District of Minnesota

In re **JAMES MICHAEL KRYSTOSEK CAROL
KATHERINE KRYSTOSEK**

Debtor(s)

Case No.

(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

B 1D (Official Form 1, Exh. D) (12/08) – Cont.

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: s/ JAMES MICHAEL KRYSTOSEK
JAMES MICHAEL KRYSTOSEK

Date: 5/8/2009

UNITED STATES BANKRUPTCY COURT
District of Minnesota

In re **JAMES MICHAEL KRYSTOSEK CAROL**
KATHERINE KRYSTOSEK
Debtor(s)

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the **180 days before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

B 1D (Official Form 1, Exh. D) (12/08) – Cont.

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. ' 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: s/ CAROL KATHERINE KRYSTOSEK
CAROL KATHERINE KRYSTOSEK

Date: 5/8/2009

**United States Bankruptcy Court
District of Minnesota**

In re **JAMES MICHAEL KRSTOSEK CAROL KATHERINE**
KRSTOSEK Debtors

Case No. _____
Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 4,784.15
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E.	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$ 4,784.15

State the following:

Average Income (from Schedule I, Line 16)	\$ 0.00
Average Expenses (from Schedule J, Line 18)	\$ 9,305.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 1,303,616.24
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 4,784.15	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$ 12,683,122.09
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 13,986,738.33

In re: **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK**
Debtors

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
LOT 4, BLOCK 1 OTSEGO FARMS 9201 91ST ST NE MONTICELLO, MN	Fee Owner	J	\$ 500,000.00	\$1,022,678.24
THE NE1/4 OF NE1/4 AND GOVT LOT 2 OF SEC 30, DESC AS FOLLOWS; COMM AT THE NE CORNER OF SAID NENE, THEN S 02 DEG 32 MIN 39 SEC E, ASSUMED BEARING, ALG THE E LINE OF SAID NENE A DIST OF 662.06 FT, THEN S 79 DEG 44-SEC: 30 TOWNSHIP: 136 RANGE: 28 28859 RANCHETTE DRIVE PEQUOT LAKES, MN	Co-Owner	H	\$ 500,000.00	\$1,275,272.00
Total >			\$1,000,000.00	

(Report also on Summary of Schedules.)

In re **JAMES MICHAEL KRSTOSEK CAROL KATHERINE**
KRSTOSEK
 Debtors

Case No. _____
 (If known)

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		CASH ON HAND	J	5,000.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		HIGHLAND BANK CHECKING ACCOUNT NO. 3011012	J	0.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		ONLY GENERAL IPROPERTY, NOTHING BOUGHT IN LAST 6 YEARS	W	5,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		GENERAL WEARING APPAREL	J	1,500.00
7. Furs and jewelry.		2 WEDDING RINGS - PURCHASED WHEN FIRST MARRIED	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.		12 gauge shotgun - 50 years old and 22 caliber rifle	H	500.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		LIFE INSURANCE CASH VALUE ZERO - TERM INSURANCE - JACKSON NATIONAL LIFE	H	0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		SEE ATTACHED LIST [EXHIBIT C] OF STOCK OWNERSHIP - HYPERTENSION DIAGNOSTICS INC	H	854.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE**
KRYSTOSEK
DebtorsCase No. _____
(If known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.		REAL ESTATE LICENSE AND BUILDERS' LICENSE	H	0.00
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2005 DODGE DURANGO SPIRE FEDERAL CREDIT UNION	W	10,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2006 JEEP COMMANDER CITIZEN AUTO FINANCE TITLE - CAROL KRYSTOSEK	W	12,000.00
Automobiles, trucks, trailers, and other vehicles and accessories.		2008 JEEP COMMANDER HARRIS NA	H	13,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK Debtors

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
35. Other personal property of any kind not already listed. Itemize.	X			
<u>2</u> continuation sheets attached				Total > \$ 48,354.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

EXHIBIT C
JAMES KRYSTOSEK STOCK OWNERSHIP

STOCK	COMPANY NAME	EIN	VALUE
	ALPINE HOMES, INC.	41-1995418	\$1.00
	ALPINE REALTY, INC.	41-1994005	\$1.00
	JCK LAND DEVELOPMENT, LLC	41-1997255	\$1.00
	MAINSTREAM PROPERTIES, LLC	03-0506466	\$1.00
	ROYAL LAND DEVELOPMENT, INC	20-1308557	\$1.00
	FAIRPRICEDHOMES, INC.	20-3106262	\$1.00
	GREATLAND PROPERTIES, LLC	20-4411028	\$1.00
	J & D ENTERPRISES OF ALBERTVILLE PARTNERSHIP	41-1828587	\$1.00
	KRYSTOSEK ENTERPRISE, INC	41-1960537	\$1.00
	KRYSTOSEK PROPERTIES – PARTNERSHIP FAMILY ESTATE	41-1858331	\$1.00
	STALLION DEVELOPMENT, LLC	20-2192164	\$1.00
	KRH PROPERTIES, LLC	20-3965400	\$1.00
	NORIN LANDING HOMEOWNERS ASSOCIATION – NON-PROFIT CORPORATION	20-3252755	\$1.00
	HAMLET'S CREEKVIEW ESTATES, INC	20-4410788	\$1.00
	ENVIROPROP CORP.	56-2397873	\$1.00
	QUALITY TITLE, INC	48-1290746	\$1.00
	FIRST PRIORITY MORTGAGE OF MINNESOTA, INC.	32-0084024	\$1.00
	FOREST HILLS HOMEOWNERS	20-1414410	\$1.00
	ARLH	21-33240-2	\$1.00

APRIL 21, 2009

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE**
KRYSTOSEK
 Debtors

Case No. _____
 (If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
 (Check one box)

☒ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds
 \$136,875

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
12 gauge shotgun - 50 years old and 22 caliber rifle	11 USC § 522(d)(5)	500.00	500.00
2 WEDDING RINGS - PURCHASED WHEN FIRST MARRIED	11 USC § 522(d)(4)	500.00	500.00
2005 DODGE DURANGO SPIRE FEDERAL CREDIT UNION	11 USC § 522(d)(2)	1.00	10,000.00
2006 JEEP COMMANDER CITIZEN AUTO FINANCE TITLE - CAROL KRYSTOSEK	11 USC § 522(d)(2)	1.00	12,000.00
2008 JEEP COMMANDER HARRIS NA	11 USC § 522(d)(2)	1.00	13,000.00
CASH ON HAND	11 USC § 522(d)(5)	5,000.00	5,000.00
GENERAL WEARING APPAREL	MSA § 550.37(4)(a)	1,500.00	1,500.00
LOT 4, BLOCK 1 OTSEGO FARMS 9201 91ST ST NE MONTICELLO, MN	11 USC § 522(d)(1)	0.00	500,000.00
ONLY GENERAL IPROPERTY, NOTHING BOUGHT IN LAST 6 YEARS	11 USC § 522(d)(3)	5,000.00	5,000.00
SEE ATTACHED LIST [EXHIBIT C] OF STOCK OWNERSHIP - HYPERTENSION DIAGNOSTICS INC	11 USC § 522(d)(5)	854.00	854.00

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK Debtors

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
THE NE1/4 OF NE1/4 AND GOVT LOT 2 OF SEC 30, DESC AS FOLLOWS; COMM AT THE NE CORNER OF SAID NENE, THEN S 02 DEG 32 MIN 39 SEC E, ASSUMED BEARING, ALG THE E LINE OF SAID NENE A DIST OF 662.06 FT, THEN S 79 DEG 44-SEC: 30 TOWNSHIP: 136 RANGE: 28 28859 RANCHETTE DRIVE PEQUOT LAKES, MN	11 USC § 522(d)(1)	0.00	500,000.00

In re **JAMES MICHAEL KRSTOSEK CAROL KATHERINE**
KRSTOSEK

Case No. _____
(If known)

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 2723468563 CITIZENS AUTOMOBILE FINANCE PO BOX 42002 PROVIDENCE RI 02940		J	Security Agreement 2006 JEEP COMMANDER CITIZEN AUTO FINANCE TITLE - CAROL KRSTOSEK VALUE \$12,000.00				13,946.00	1,946.00
ACCOUNT NO. 9901678364 HARRIS NA PO BOX 6201 CAROL STREAM IL 50197-5201		J	Security Agreement 2008 JEEP COMMANDER TITLED JAMES KRSTOSEK - SON - RANDY PAYS AND DRIVES VALUE \$13,000.00				14,460.00	1,460.00
ACCOUNT NO. 4489-6183-2112-5834 NATIONAL CITY BANK PO BOX 5570 CLEVELAND OH 44101-0570		J	Second Lien on Residence LOT 4, BLOCK 1 OTSEGO FARMS 9201 91ST ST NE MONTICELLO, MN VALUE \$500,000.00				526,625.68	522,678.24
ACCOUNT NO. 281948-20 SPIRE FEDERAL CREDIT UNION PO BOX 130670 ROSEVILLE MN 55113		J	Security Agreement 2005 DODGE DURANGO SPIRE FEDERAL CREDIT UNION VALUE \$10,000.00				12,260.00	2,260.00

1 continuation sheets
attached

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 567,291.68	\$ 528,344.24
\$	\$

(Report also on Summary of Schedules) (If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE**
KRYSTOSEK

Debtors

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions, Above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 3013970631 3		H	Mortgage THAT PART OF THE NE1/4 OF NE1/4 AND GOVT LOT 2 OF SEC 30, DESC AS FOLLOWS; COMM AT THE NE CORNER OF SAID NENE, THEN S 02 DEG 32 MIN 39 SEC E, ASSUMED BEARING, ALG THE E LINE OF SAID NENE A DIST OF 662.06 FT, THEN S 79 DEG 44- SEC: 30 TOWNSHIP: 136 RANGE: 28 28859 RANCHETTE DRIVE PEQUOT LAKES MINNESOTA VALUE \$500,000.00				1,275,272.00	775,272.00
WASHINGTON MUTUAL HOME LOANS MAILSTOP JAXA2031 PO BOX 44090 JACKSONVILLE FL 32231-4090								
ACCOUNT NO. 0143417376		J	Mortgage LOT 4, BLOCK 1, OTSEGO FARMS 9201 91ST ST NE MONTICELLO, MN HOME MORTGAGE VALUE \$500,000.00				496,052.56	0.00
WELLS FARGO HOME MORTGAGE PO BOX 5296 CAROL STREAM IL 60197-5293								

Sheet no. 1 of 1 continuation
sheets attached to Schedule of
Creditors Holding Secured
Claims

Subtotal >
(Total of this page)

Total >
(Use only on last page)

\$ 1,771,324.56	\$ 775,272.00
\$ 2,338,616.24	\$ 1,303,616.24

(Report also on Summary of Schedules)
(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRSTOSEK CAROL KATHERINE KRSTOSEK

Debtors

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

In re JAMES MICHAEL KRSTOSEK CAROL KATHERINE KRSTOSEK

Debtors

Case No. _____

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. COUNTY OF CROW WING C/O DARRELL PASKE 326 LAUREL STREET BRainerd MN 56401		J	THE NE1/4 OF NE1/4 AND GOVT LOT 2 OF SEC 30, DESC AS FOLLOWS; COMM AT THE NE CORNER OF SAID NENE, THEN S 02 DEG 32 MIN 39 SEC E, ASSUMED BEARING, ALG THE E LINE OF SAID NENE A DIST OF 662.06 FT, THEN S 79 DEG 44-SEC: 30 TOWNSHIP: 136 RANGE: 28 28559 RANCHETTE DRIVE PEQUOT LAKES MN	X			4,784.15	4,784.15	\$0.00
ACCOUNT NO. HENNEPIN COUNTY TREASURER A600 GOVERNMENT CENTER 300 S SITH ST MINNEAPOLIS MN 55487		J	MISC HENNEPIN COUNTY PROPERTY TAXES - COMPANY OWNED	X			UNKNOWN	0.00	\$0.00
ACCOUNT NO. WRIGHT COUNTY AUDITOR-TREASURER WRIGHT COUNTY COURTHOUSE 10 2ND ST NW RM 230 BUFFALO MN 55313-1195		J	MISC WRIGHT COUNTY PROPERTY TAXES - COMPANY OWNED	X			UNKNOWN	0.00	\$0.00

Subtotals >
(Totals of this page)

\$	4,784.15	\$	4,784.15	\$	0.00
\$	4,784.15				
		\$	4,784.15	\$	0.00

Total >
(Use only on last page of the completed
Schedule E. Report also on the Summary of
Schedules.)

Total >
(Use only on last page of the completed
Schedule E. If applicable, report also on the
Statistical Summary of Certain Liabilities
and Related Data.)

In re JAMES MICHAEL KRystOSEK CAROL KATHERINE
KRystOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	J					13,856.56
AKER DOORS INC 17124 ULYSSES ST HAM LAKE MN 55304		BUSINESS DEBT				
ACCOUNT NO. AA920635						40,685.93
AMERICAN AGENCIES OF CA 721 N 530 EAST OREM UT 84097		BUSINESS DEBT				
KUNZLER & MCKENIZE 8 EAST BROADWAY #600 SALT LAKE CITY UT 84111						
ACCOUNT NO.						UNKNOWN
ANGELA GEORGE 900 S. RUM RIVER DRIVE PRINCETON MN 55371		BUSINESS DEBT - MAINSTREAM PROPERTIES, QUALITY TITLE				
ACCOUNT NO.						44,322.21
ARROW BUILDING CENTER 14813 162ND AVE SE BIG LAKE MN 55309		BUSINESS DEBT				

25 Continuation sheets attached

Subtotal >	\$ 98,864.70
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK**
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4264293086087008 BANK OF AMERICA PO BOX 15026 WILMINGTON DE 19850-5026	J	PERSONAL				34,608.67
ACCOUNT NO. BARNA GUZY & STEFFEN LTD 400 NORTHTOWN FINANCIAL PLAZA 200 COON RAPIDS BLVD MINNEAPOLIS MN 55433		STALLION DEVELOPMENT DEBT				1,435.00
ACCOUNT NO. BERG EXTERIORS, INC. 5145 INDUSTRIAL STREET, SUITE 1 MAPLE PLAIN MN 55395-8610		BUSINESS DEBT				9,990.00
ACCOUNT NO. BEST GLASS CO. 8300 OCHOA COURT ELK RIVER MN 55330		BUSINESS DEBT				5,437.27
ACCOUNT NO. BOB KILIAN ELECTRIC 12075 43RD ST NE ST. MICHAEL MN 55376		BUSINESS DEBT				35,087.30

Sheet no. 1 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 86,558.24
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK**
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						1,000.00
BRAD LARSON, ESQ. METCALF, LARSON & MUTH, P.C. 313 WEST BROADWAY STREET PO BOX 446 MONTICELLO MN 55362-0446		BUSINESS DEBT LEGAL SERVICES				
ACCOUNT NO.						0.00
BRADLEY AND LYNN LEWIS 9329 KAEDING WAY NE OTSEGO MN 55362		RIVERWOOD NATIONAL TOWNHOME OWNER				
ACCOUNT NO.						0.00
BRIAN AND DEB CABALLERO 9510 42ND ST NE ST. MICHAEL MN 55376		BUSINESS DEBT				
ACCOUNT NO.						250,000.00
BRIAN BERGLIN 16032 PIERCE ST. NE ANDOVER MN 55304		BUSINESS DEBT PROMISSORY NOTEJUDGMENT ENTERED				
ACCOUNT NO. INV 12239766						26,439.15
CATERPILLER FINANCIAL SERVICES CORP 2120 WEST END AVENUE PO BOX 340001 NASHVILLE TN 37203-0001		BUSINESS DEBT				

Sheet no. 2 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 277,439.15
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	J					1,500.00
CEDAR CREEK SPRINKLER 10279 KARSTON CT. NE ALBERTVILLE MN 55301		BUSINESS DEBT				
ACCOUNT NO. 7063244-3	J					978.76
CENTER POINT ENERGY PO BOX 1144 MINNEAPOLIS MN 55440-1144		7063244-3 7026492-9 7284639-7 7287661-8				
ACCOUNT NO.						3,353.25
CENTER POINT ENERGY PO BOX 1144 MINNEAPOLIS MN 55440-1144		STALLION DEVELOPMENT DEBT 7355114-5 6947270-2 6947271-0 6947268-6 7355114-5				
NCO FINANCIAL SYSTEMS 507 PRUDENTIAL ROAD HORSHAM PA 19044						
ACCOUNT NO.						502.88
CENTER POINT ENERGY/MINNEGASC0 PO BOX 1144 MINNEAPOLIS MN 55440 1144		65493736 JCK LAND DEVELOPMENT				

Sheet no. 3 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	6,334.89
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						40,000.00
CHICAGO TITLE INSURANCE 7701 FRANCE AVE. S. EDINA MN 55435		BUSINESS DEBT QUALITY TITLE				
ACCOUNT NO.		J				410.92
CITY OF COON RAPIDS 11155 ROBINSON DR COON RAPIDS MN 55433-3761		STALLION DEVELOPMENT DEBT 00077733-8903668002 00077734-8903672004 00077735-8903676005 00077736-8903678001 00077746-8903686004				
ACCOUNT NO.		J				31,025.49
CK PAINTING INC. 11146 262ND COURT ZIMMERMAN MN 55398		BUSINESS DEBT				
ACCOUNT NO.						124,803.11
CONSOLIDATED LUMBER DBA ARROW BUILDING CENTER C/O RINKE-NOONAN PO BOX 1497 ST. CLOUD MN 56302		BUSINESS DEBT LAWSUIT PENDING LOT 5, BLOCK 1 TERRITORIAL VIEW SECOND ADDITION, HENNEPIN COUNTY, MN JUDGMENT ENTERED 27-CV-08-29237, 27-CV-08-29239 27-CV-08-29243 27-CV-08-26507				
PREMIER BANK 301 CENTRAL AVE OSSEO MN 55369						
HENNINGSON & SNOXELL 6900 WEDGEWOOD ROAD STE 200 MAPLE GROVE MN 55311						

Sheet no. 4 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	196,239.52
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3553 STALLION	J					0.00
CONTRACTOR'S CAPITAL CORPORATION 2781 PILOT KNOB ROAD EAGAN MN 55121		BUSINESS DEBT				
ACCOUNT NO.						235.00
D & B INSTALLATION 3349 175TH LANE NW ANOVER MN 55304		BUSINESS DEBT 6372 MASON AVE. OTSEGO MN				
ACCOUNT NO. 270397						4,714.10
D&M PLASTICS 9395 MASON AVE NE.E ELK RIVER MN 55330		BUSINESS DEBT				
ACCOUNT NO.						0.00
DAN AND DANIELLE ELSNES 9863 41ST ST NE ST. MICHAEL MN 55376		BUSINESS DEBT				
ACCOUNT NO.						3,320.00
DAN THE NAILBENDER MAN LLC DAN CARR 21012 FRESNO ST. NW ELK RIVER MN 55330		BUSINESS DEBT				

Sheet no. 5 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 8,269.10
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
DCS INC. 15933 DRAKE ST. NW. ANOVER MN 55304		BUSINESS DEBT				3,746.19
ACCOUNT NO.						
DENNIS FEHN GRAVEL - EXCAVATING PO BOX 256 5050 BARTHEL INDUSTRIAL DR. ALBERTVILLE MN 55301	J	BUSINESS DEBT				6,668.44
ACCOUNT NO.						
DERALD AND ROXIENE MURPHY 9306 KAEDING CIRCLE NE OTSEGO MN 55362		RIVERWOOD NATIONAL TOWNHOME OWNER				0.00
ACCOUNT NO.						
DHB DIGITAL HOME BUSINESS 5600 QUEENS AVE NE OTSEGO MN 55330		BUSINESS DEBT				3,762.00
ACCOUNT NO.						
DICK PARKS GAS, INC. PO BOX 70 NISSWA MN 56468		BUSINESS DEBT				2,104.00

Sheet no. 6 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	16,280.63
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5907	J	PERSONAL				13,034.75
DISCOVER PO BOX 30395 SALT LAKE CITY UT 84130						
MANN BRACKEN LLP 1108 NEW ZEALAND AVE N STE 203 CHAMPLIN MN 55316						
ACCOUNT NO.		BUSINESS DEBT				10,460.00
DK PRO GRADING INC. 5651 120TH ST NW MAPLE LAKE MN 55358						
ACCOUNT NO.		BANK LOAN				UNKNOWN
EAGLE BANK 9600 UPLAND LANE N STE 100 MAPLE GROVE MN 55369						
ACCOUNT NO. 763-497-5111-7830		STALLION DEVELOPMENT DEBT				446.47
EMBARQ PO BOX 660068 DALLAS TX 75266-0068						
RMS 305 FELLOWSHIP RD STE 100 PO BOX 5471 MOUNT LAUREL NJ 08054						

Sheet no. 7 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	23,941.22
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRSTOSEK CAROL KATHERINE**
KRSTOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						0.00
ENGINEERED BUILDING COMPONENTS RUM RIVER C/O JAMES SANDER 4050 OLSON MEMORIAL HWY #195 GOLDEN VALLEY MN 55422		BUSINESS DEBT FORECLOSURE PROCESS/LAWSUIT DISMISSED?				
ACCOUNT NO.		C				3,819.00
FERGUSON ENTERPRISES INC. C/O ANTHONY U WACKER 821 RAYMOND AVENUE ST. PAUL MN 55114		BUSINESS DEBT LAWSUIT PENDING JUDGMENT ENTERED				
ACCOUNT NO.						0.00
FIRST CONSTRUCTION CREDIT 6889 ROWLAND ROAD, #100 EDEN PRAIRIE MN 55344		BUSINESS DEBT SEE FIRST FARMERS MERCHANT BANK				
ACCOUNT NO.						0.00
FIRST CONSTRUCTION CREDIT 6889 ROWLAND ROAD, #100 EDEN PRAIRIE MN 55344		BUSINESS DEBT SEE SIGNATURE BANK				
ACCOUNT NO.						UNKNOWN
FIRST FARMERS MERCHANT PO BOX 188 GRAND MEADOW MN 55936		BANK LOAN				

Sheet no. 8 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	3,819.00
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK**
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						750.00
GKT APPLIANCE 2675 2ND ST. N. ST. PAUL MN 55109		BUSINESS DEBT				
ACCOUNT NO. 024-9106-25429						13,073.47
GMAC PO BOX 9001948 LOUISVILLE KY 40290-1948		BUSINESS DEBT 2007 ESCALADE (LEASED) RETURNED VEHICLE				
ACCOUNT NO. 007-9109-35262						4,882.77
GMAC PO BOX 9001948 LOUISVILLE KY 40290-1948		PERSONAL DEBT 2007 GMC ENVOY RETURNED VEHICLE				
ACCOUNT NO. 024-9107-25722						13,285.55
GMAC PO BOX 9001948 LOUISVILLE KY 40290-1948		BUSINESS DEBT 2007 ESCALADE (LEASED) RETURNED VEHICLE				
ACCOUNT NO. 107006550						1,060,000.00
GREAT NORTHERN BANK 12725 43RD STREET NE ST. MICHAEL MN 55376		MAINSTREAM PROPERTIES, LLC 5301 KYLER AVE NE ALBERTVILLE MN 55301				

Sheet no. 9 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 1,091,991.79
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 107007785	J					73,158.00
GREAT NORTHERN BANK 12725 43RD STREET NE ST. MICHAEL MN 55376		BUSINESS DEBT JCK LAND DEVELOPMENT 105 CENTRAL AVE E ST MICHAEL MN - LAWSUIT PENDING				
ACCOUNT NO. 107005956	J					24,531.60
GREAT NORTHERN BANK 12725 43RD STREET NE ST. MICHAEL MN 55376		JAMES KRYSTOSEK RE: QUALITY TITLE PLUS INTEREST LAWSUIT PENDING				
ACCOUNT NO. 107007437	J					150,000.00
GREAT NORTHERN BANK 12725 43RD STREET NE ST. MICHAEL MN 55376		BUSINESS DEBT ALPINE HOMES NOTE (PLUS INTEREST)				
ACCOUNT NO. 107007725	J					229,000.00
GREAT NORTHERN BANK 12725 43RD STREET NE ST. MICHAEL MN 55376		BUSINESS DEBT ENVIROPROP (PLUS INTEREST) LISTED LOTS AS SECURITY				
ACCOUNT NO.						13,307.55
GREENSCAPE COMPANIES INC. 11684 219TH AVENUE NW ELK RIVER MN 55330		STALLION DEVELOPMENT DEBT				

Sheet no. 10 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 489,997.15
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK**
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
GRIES & LENHARDT 12725 43RD ST. N. E. SUITE 201 ST. MICHAEL MN 55376		BUSINESS DEBT - PROMISSORY NOTE JCK LAND DEV 105 CENTRAL AVE				12,389.00
ACCOUNT NO.						
GRIES & LENHARDT 12725 43RD ST. N. E. SUITE 201 ST. MICHAEL MN 55376		BUSINESS DEBT ALPINE REMODELING				2,309.60
ACCOUNT NO.						
GRIES & LENHARDT 12725 43RD ST. N. E. SUITE 201 ST. MICHAEL MN 55376		BUSINESS DEBT STALLION DEVELOPMENT				26,091.00
ACCOUNT NO.						
GRIES & LENHARDT 12725 43RD ST. N. E. SUITE 201 ST. MICHAEL MN 55376		BUSINESS DEBT ALPINE REALTY				224.00
ACCOUNT NO.						
GRIES & LENHARDT 12725 43RD ST. N. E. SUITE 201 ST. MICHAEL MN 55376	J	BUSINESS DEBT ALPINE HOMES				39,041.50

Sheet no. 11 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 80,055.10
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK**
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
GRIES & LENHARDT 12725 43RD ST. N. E. SUITE 201 ST. MICHAEL MN 55376		BUSINESS DEBT ENVIROPROP				15,624.00
ACCOUNT NO.						
HIGHWOOD TOWNHOMES C/O MCCOLLUM, CROWLEY, MOSCHET & MI 700 WELLS FARGO PLAZA 7900 XERXES AVE. SO. MINNEAPOLIS MN 55431		BUSINESS DEBT LAWSUIT PENDING				0.00
ACCOUNT NO.						
HINSHAW & CULBERTSON LLP 2729 PAYSHERE CIRCLE CHICAGO IL 60674		BUSINESS DEBT				643.50
ACCOUNT NO. 1277881-250022						
IKON FINANCIAL SERVICES 1738 BASE ROAD MACON GA 31210		BUSINESS DEBT COPY MACHINE/STALLION DEVELOPMENT				8,783.43

Sheet no. 12 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 25,050.93
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK**
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						668.79
IKON OFFICE SOLUTIONS PO BOX 802815 CHICAGO IL 60680-2815		BUSINESS DEBT COPY MACHINE/STALLION DEVELOPMENT				
RMS 305 FELLOWSHIP RD STE 100 PO BOX 5471 MOUNT LAUREL NJ 08054						
ACCOUNT NO.		J				UNKNOWN
INDYMAC BANK F S B R J LANDAU PARTNERS PLLC		LAWSUIT PENDING				
5340 PLYMOUTH RD STE 200 ANN ARBOR MI 48105						
ACCOUNT NO.						54,019.00
INSTALLED BUILDING PRODUCTS D/B/A METRO HOME INSULATION 5861 QUEENS AVENUE NE ELK RIVER MN 55330		BUSINESS DEBT LAWSUIT PENDING				
ACCOUNT NO.						45,239.00
INSTALLED BUILDING PRODUCTS DBA METRO HOME WATERPROOFING 5861 QUEENS AVENUE NE ELK RIVER MN 55330		BUSINESS DEBT LAWSUIT PENDING				

Sheet no. 13 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	99,926.79
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK**
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	J					8,052.00
INSTALLED BUILDING PRODUCTS DBA MINNESOTA E EXTERIORS 5861 QUEENS AVENUE NE ELK RIVER MN 55330		BUSINESS DEBT LAWSUIT PENDING				
ACCOUNT NO.	J					21,180.30
J. J. TOTAL LANDSCAPING ATTN JEFF FOQUETTE 69640 US HIGHWAY 12 DASSEL MN 55325		BUSINESS DEBT				
ACCOUNT NO.	J					UNKNOWN
JAMES AND LINDA GAMMELO 14275 GOLF COURSE DRIVE STE 200 BAXTER MN 56425		STALLION DEVELOPMENT DEBT				
ACCOUNT NO.						5,797.63
JME OF MONTICELLO, INC. 1401 FALLON AVENUE MONTICELLO MN 55362		BUSINESS DEBT				
ACCOUNT NO.						0.00
JOEL AND PENNY DEVRIES 9342 KAEDING CIRCLE NE OTSEGO MN 55362		RIVERWOOD NATIONAL TOWNHOME OWNER				

Sheet no. 14 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	35,029.93
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
JOEL EGGE 720 CAPWOOD AVENUE LITCHFIELD MN 55355		STALLION DEVELOPMENT DEBT				30,167.55
ACCOUNT NO.						
JOHN GRIES - OFFICE COURT GRIES & LENHARDT 12725 43RD ST NE ST MICHAEL MN 553765	J	BUSINESS DEBT - GREATLAND PROPERTIES -				112,268.51
ACCOUNT NO.						
JOSEPH ADDIE C/O AHLBERG LAW - RYAN AHLBERG UNION PLAZA BUILDING 333 WASHINGTON AVE N. #317 MINNEAPOLIS MN 55401		BUSINESS DEBT LAWSUIT PENDING				0.00
ACCOUNT NO.						
JULE BUILDERS INC. 15875 255TH AVE BIG LAKE MN 55309		BUSINESS DEBT				28,571.08
ACCOUNT NO.						
KAREN KNOLL 14335 305TH AVE PRINCETON MN 55371		BUSINESS DEBT				0.00

Sheet no. 15 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	171,007.14
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK**
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						0.00
KATHLEEN ERICKSON 9348 KAEDING CIRCLE NE OTSEGO MN 55362		RIVERWOOD NATIONAL TOWNHOME OWNER				
ACCOUNT NO.						98,304.37
KOPP CONCRETE INC. 16455 122ND AVE. BECKER MN 55308		BUSINESS DEBT				
ACCOUNT NO.		J				6,500,000.00
LAKELAND CONSTRUCTION FINANCE LLC 860 BLUE GENTIAN ROAD SUITE 135 EAGAN MN 55121		PERSONAL GUARANTEE				
ACCOUNT NO.						UNKNOWN
LORI TROSETH 10734 313TH AVE PRINCETON MN 55371		BUSINESS DEBT - MAIN STREAM PROPERTIES, QUALITY TITLE				
ACCOUNT NO.						6,690.00
LOT SURVEYS COMPANY INC. 7601 73RD AVE. N. MINNEAPOLIS MN 55428		BUSINESS DEBT				

Sheet no. 16 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 6,604,994.37
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK**
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
MEYER ROHLIN INC. 1111 HWY 25 BUFFALO MN 55313		BUSINESS DEBT				2,340.00
ACCOUNT NO.						
MICHAEL AND SANDRA BERG 9347 KAEDING CIRCLE NE OTSEGO MN 55362	J	RIVERWOOD NATIONAL TOWNHOME OWNER				UNKNOWN
ACCOUNT NO.						
MONTICELLO FORD MERCURY 1105 HWY 25 S. MONTICELLO MN 55362		BUSINESS DEBT - REPAIRS				738.06
DENNY HECKER AUTO CONNECTION 500 FORD ROAD MINNEAPOLIS MN 55426						
ACCOUNT NO.						
OMANN BROTHERS PAVING INC. PO BOX 120 ALBERTVILLE MN 55301		BUSINESS DEBT				29,645.56

Sheet no. 17 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	32,723.62
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK**
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	J					UNKNOWN
ONE MORTGAGE JON KERN 405-33RD AVE N ST CLOUD MN 56303		DEFICIENCY				
ACCOUNT NO.						UNKNOWN
PATRICK SWEENEY 3881 SO. VIADEL TORDO GREEN VALLEY AZ 85622		RIVERWOOD NATIONAL TOWNHOME OWNER 9336 KAEDING CIRCLE NE				
ACCOUNT NO.						0.00
PAUL AND CLEONE SCHREIER 9323 KAEDING WAY NE OTSEGO MN 55362		RIVERWOOD NATIONAL TOWNHOME OWNER				
ACCOUNT NO.						1,388.12
PEGGY SCHUMM, CPA, LTD. 12725 43RD STREET NE ST. MICHAEL MN 55376		BUSINESS DEBT STALLION DEVELOPMENT				
ACCOUNT NO.	J					156,117.58
PREMIER BANK THOMAS KERN 301 CENTRAL AVE OSSEO MN 55369		BUSINESS DEBT JUDGMENT ENTERED 86-CV-08-9944				

Sheet no. 18 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	157,505.70
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	J					413,793.65
PREMIER BANK THOMAS KERN 301 CENTRAL AVE OSSEO MN 55369 HENNINGSON & SNOXELLL 6900 WEDGEWOOD ROAD STE 200 MAPLE GROVE MN 55311		BUSINESS DEBT JUDGMENT ENTERED - 86-CV-08-9941				
ACCOUNT NO.	J					49,742.42
PREMIER BANK THOMAS KERN 301 CENTRAL AVE. OSSEO MN 55369		BUSINESS DEBT JUDGMENT ENTERED 86-CV-08-9943				
ACCOUNT NO.						UNKNOWN
PREMIER BANK THOMAS KERN 301 CENTRAL AVE. OSSEO MN 55369 HENNINGSON & SNOXELL 6900 WEDGEWOOD ROAD STE 200 MAPLE GROVE MN 55331		BUSINESS DEBT - JUDGMENT ENTERED 27-CV-08-29237 27-CV-08-29239 27-CV-08-29243 27-CV-08-26507				
ACCOUNT NO.	J					1,537,466.30
PREMIER BANK THOMAS KERN 301 CENTRAL AVE OSSEO MN 55369 HENNINGSON & SNOXELLL 6900 WEDGEWOOD ROAD STE 200 MAPLE GROVE MN 55311		BUSINESS DEBT JUDGMENT ENTERED 86-CV-08-9942				

Sheet no. 19 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 2,001,002.37
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
PREMIER EXTERIORS INC. 10734 313TH AVE. PRINCETON MN 55371		BUSINESS DEBT				148,770.00
ACCOUNT NO.						
PURCELL PLUMBING & HEATING, INC. 220 SANDBERG ROAD MONTICELLO MN 55362		BUSINESS DEBT				131,659.16
ACCOUNT NO.						
QUALITY SITE DESIGN 3600 HOLLY LANE NO. SUITE 100 PLYMOUTH MN 55447		BUSINESS DEBT				14,015.58
ACCOUNT NO.						
RATHMANNER MASONRY INC. 22290 169 ST. BIG LAKE MN 55309		BUSINESS DEBT				37,332.00

Sheet no. 20 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	331,776.74
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
RED ROOF LIGHTING INC. 14180 NORTHDAL BLVD ROGERS MN 55374		BUSINESS DEBT				4,867.18
21ST CENTURY BANK JEFF MUELLER 21660 DIAMOND LAKE RD S ROGERS MN 55376						
ACCOUNT NO.						
ROBERT AND MARGARET EICHENLAUB 701 DESCHEPPER STREET MARSHALL MN 56258		PURCHASED LOT 11, BLOCK 1 - 9378 KAEDING CIRCLE NE RIVERWOOD NATIONAL TOWNHOME OWNER				0.00
ACCOUNT NO.						
SAM HALLOWAY 22596 BREANNA CT ROGERS MN 55376		BUSINESS DEBT				UNKNOWN
ACCOUNT NO.						
SATHRE-BERGQUIST INC. 150 SOUTH BROADWAY WAYZATA MN 55391		BUSINESS DEBT				32,000.00

Sheet no. 21 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	36,867.18
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0171390 SEH 3535 VADNAIS CENTER DRIVE ST. PAUL MN 55110-5196		STALLION DEVELOPMENT DEBT				16,087.50
ACCOUNT NO. 21688 SHERBURNE STATE BANK PO BOX 428 BECKER MN 55308		BUSINESS DEBT J&D ENTERPRISES LAWSUIT PENDING (PLUS INTEREST)				200,000.00
ACCOUNT NO. 21577 SHERBURNE STATE BANK PO BOX 428 BECKER MN 55308		JCK LAND DEVELOPMENT JCK LAND DEV LOAN \$100,000.00 PLUS INTEREST) LAWSUIT PENDING				102,018.17
ACCOUNT NO. _____ SIGNATURE BANK DAN KOCH 9800 BREN ROAD E STE 200 MINNETONKA MN 55343	J	BANK LOAN				UNKNOWN
ACCOUNT NO. _____ SIMONSON LUMBER OF MONTICELLO 100 CHELSEA ROAD MONTICELLO MN 55362		BUSINESS DEBT INCLUDES FIXED NOTE				66,943.51

Sheet no. 22 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$ 385,049.18
Total >	\$

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	J					224,853.60
SOUTH SIDE LUMBER CO. PO BOX 178 ROGERS MN 55374		BUSINESS DEBT LAWSUIT PENDING				
SOUTHSIDE LUMBER CO C/O JAMES SANDER 4050 OLSON MEM HIGHWAY STE 195 GOLDEN VALLEY MN 55422						
ACCOUNT NO.	J					3,216.50
SS STONE SURFACES BY STEVE WALKER 9290 VERNON STREET GREENFIELD MN 55373		BUSINESS DEBT				
ACCOUNT NO.						0.00
STEVE AND ROBIN FISH 9312 KAEDING CIRCLE NE OTSEGO MN 55362		RIVERWOOD NATIONAL TOWNHOME OWNER				
ACCOUNT NO.						0.00
STEVEN AND JOYCE PAULEY 9341 KAEDING CIRCLE NE OTSEGO MN 55362		RIVERWOOD NATIONAL TOWNHOME OWNER				

Sheet no. 23 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	228,070.10
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						
STEVE'S FLOORCOVERING PO BOX 356 ELK RIVER MN 55330		BUSINESS DEBT LAWSUIT PENDING				23,381.15
ACCOUNT NO.						
STOCK BUILDING SUPPLY C/O ANDREW NIELSEN WAGNER FALCONER & JUDD LTD 1700 IDS CENTER 80 S 8TH ST MINNEAPOLIS MN 55402	C	BANKLOAN				UNKNOWN
ACCOUNT NO.						
SUNNY SIDE SERVICES 7005 BUSCHMANN ROAD BREEZY POINT MN 56472		STALLION DEVELOPMENT				3,225.00
ACCOUNT NO.						
TITAN ELECTRIC INC. 112 W. RIVER STREET MONTICELLO MN 55362		BUSINESS DEBT				3,544.85
ACCOUNT NO.						
TRIMONT REAL ESTATE C/O LEONARD, O'BRIEN, SPENCER GALE 100 SOUTH FIFTH STREET SUITE 2500 MINNEAPOLIS MN 55402		BUSINESS DEBT LAWSUIT PENDING				0.00

Sheet no. 24 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	30,151.00
Total >	\$	

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE KRYSTOSEK**
DebtorsCase No. _____
(If known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.						207,808.03
WESTERN DRYWALL INC. 5237 QUIRING AVE. NW ANNANDALE MN 55302		BUSINESS DEBT LAWSUIT PENDING				
ACCOUNT NO.						0.00
WILLIAM AND MARY SEDEY 9353 KAEDING CIRCLE NE OTSEGO MN 55362		RIVERWOOD NATIONAL TOWNHOME OWNER				
ACCOUNT NO.		J				601.78
WRIGHT-HENNEPIN COOP ELECTRI CASSOC PO BOX 330 ROCKFORD MN 55373		BUSINESSSS DEBT 150-1681-7912 150-1682-2736 150-1682-2168 150-1692-2167 150-1682-2735 150-1682-2739 150-1682-2737				
ACCOUNT NO. 51-7892163-2						258.86
XCEL ENERGY NORTHERN STATES POWER COMPANY PO BOX 8 EAU CLAIRE WI 54702		BUSINESS DEBT - UTILITIES ACCT 51-8452760-4 51-8393942-8 51-8554773-5				

Sheet no. 25 of 25 continuation sheets attached to Schedule of Creditors
Holding Unsecured
Nonpriority Claims

Subtotal >	\$	208,668.67
Total >	\$	12,727,614.21

(Use only on last page of the completed Schedule F.)
(Report also on Summary of Schedules and, if applicable on the Statistical
Summary of Certain Liabilities and Related Data.)

Case No. _____
(If known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

<p align="center">NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.</p>	<p align="center">DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.</p>

In re: JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK Debtors

Case No. _____
(If known)

SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

JAMEY KRYSTOSEK

RANDY KRYSTOSEK

SONS OF DEBTORS.
THEY HAVE ALSO
PERSONALLY GUARANTEED
THE DEBTS DEBTORS
GUARANTEED.

In re **JAMES MICHAEL KRSTOSEK CAROL KATHERINE**
KRSTOSEK

Debtors

Case No. _____

(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: MARRIED	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S):	AGE(S):
Employment:	DEBTOR	SPOUSE
Age	59	58
Occupation	BUILDER	BUILDER
Name of Employer	ALPINE HOMES, INC.	ALPINE HOMES, INC.
How long employed		
Address of Employer	100 CENTRAL AVENUE ST. MICHAEL MN	100 CENTRAL AVENUE ST. MICHAEL MN

INCOME: (Estimate of average or projected monthly income at time case filed)

DEBTOR

SPOUSE

1. Monthly gross wages, salary, and commissions
(Prorate if not paid monthly.)\$ 0.00 \$ 0.00

2. Estimate monthly overtime

\$ 0.00 \$ 0.00

3. SUBTOTAL

\$ 0.00 \$ 0.00

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 0.00 \$ 0.00

b. Insurance

\$ 0.00 \$ 0.00

c. Union dues

\$ 0.00 \$ 0.00

d. Other (Specify) _____

\$ 0.00 \$ 0.00

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00 \$ 0.00

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00 \$ 0.007. Regular income from operation of business or profession or farm
(Attach detailed statement)\$ 0.00 \$ 0.00

8. Income from real property

\$ 0.00 \$ 0.00

9. Interest and dividends

\$ 0.00 \$ 0.00

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ 0.00 \$ 0.0011. Social security or other government assistance
(Specify) _____\$ 0.00 \$ 0.00

12. Pension or retirement income

\$ 0.00 \$ 0.00

13. Other monthly income

(Specify) _____

\$ 0.00 \$ 0.00

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ 0.00 \$ 0.00

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ 0.00 \$ 0.00

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ 0.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document.:

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK Debtors

Case No. _____
(If known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

UNEMPLOYED AT THIS TIME

In re **JAMES MICHAEL KRystOSEK CAROL KATHERINE**
KRystOSEK DebtorsCase No. _____
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made biweekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>6,005.00</u>
a. Are real estate taxes included? Yes <u>✓</u> No _____		
b. Is property insurance included? Yes <u>✓</u> No _____		
2. Utilities: a. Electricity and heating fuel	\$	<u>352.00</u>
b. Water and sewer	\$	<u>0.00</u>
c. Telephone	\$	<u>353.00</u>
d. Other <u>GARBAGE</u>	\$	<u>28.00</u>
3. Home maintenance (repairs and upkeep)	\$	<u>100.00</u>
4. Food	\$	<u>250.00</u>
5. Clothing	\$	<u>200.00</u>
6. Laundry and dry cleaning	\$	<u>25.00</u>
7. Medical and dental expenses	\$	<u>200.00</u>
8. Transportation (not including car payments)	\$	<u>200.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>0.00</u>
10. Charitable contributions	\$	<u>80.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<u>0.00</u>
b. Life	\$	<u>54.00</u>
c. Health	\$	<u>363.00</u>
d. Auto	\$	<u>138.00</u>
e. Other _____	\$	<u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<u>557.00</u>
b. Other _____	\$	<u>0.00</u>
14. Alimony, maintenance, and support paid to others	\$	<u>0.00</u>
15. Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>400.00</u>
17. Other _____	\$	<u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<u>9,305.00</u>

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I	\$	<u>0.00</u>
b. Average monthly expenses from Line 18 above	\$	<u>9,305.00</u>
c. Monthly net income (a. minus b.)	\$	<u>-9,305.00</u>

United States Bankruptcy Court
District of Minnesota

In re **JAMES MICHAEL KRSTOSEK CAROL KATHERINE**
KRSTOSEK Debtors

Case No. _____

Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 1,000,000.00		
B - Personal Property	YES	3	\$ 48,354.00		
C - Property Claimed as Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	2		\$ 2,338,616.24	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	YES	2		\$ 4,784.15	
F - Creditors Holding Unsecured Nonpriority Claims	YES	26		\$ 12,727,614.21	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 0.00
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 9,305.00
TOTAL		39	\$ 1,048,354.00	\$ 15,071,014.60	

In re JAMES MICHAEL KRYSTOSEK CAROL KATHERINE
KRYSTOSEK
Debtors

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ **43** _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 5/8/2009

Signature: s/ JAMES MICHAEL KRYSTOSEK
JAMES MICHAEL KRYSTOSEK
Debtor

Date: 5/8/2009

Signature: s/ CAROL KATHERINE KRYSTOSEK
CAROL KATHERINE KRYSTOSEK
(Joint Debtor, if any)

[If joint case, both spouses must sign]

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

UNITED STATES BANKRUPTCY COURT
District of Minnesota

In re: **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE**
KRYSTOSEK _____,
Debtors

Case No. _____
(If known)

STATEMENT OF FINANCIAL AFFAIRS

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
	ALPINE HOMES, INC.	2007
	ROYAL LAND DEVELOPMENT, INC.	2007
	NORIN LANDING HOMEOWNERS ASSOC.	2007
	KRYSTOSEK PROPERTIES	2007
	KRYSTOSEK ENTERPRISE, INC.	2007
	KRH PROPERTIES, LLC	2007
	J & D ENTERPRISES OF ALBERTVILLE	2007
	HAMLETS CREEKVIEW ESTATES, INC.	2007
	QUALITY TITLE	2007
	GREATLAND PROPERTIES	2007
18,000.00	ALPINE HOMES - JAMES	2007
54,000.00	ALPINE REALTY - JAMES	2007
45,760.00	ALPINE HOMES - CAROL	2007
	JCK DEVELOPMENT	2007
	MAINSTREAM PROPERTIES	2007
	ALPINE REALTY	2007
	STALLION DEVELOPMENT, LLC	2007
	FOREST HILLS HOMEOWNERS ASSOCIATION	2007
	ENVIROPROP CORP.	2007
	FIRST PRIORITY MORTGAGE OF MN, INC.	2007
	FAIRPRICEDHOMES, INC.	2007
	ARLH	2007
	QUALITY TITLE	2008
	NORIN LANDING HOMEOWNERS ASSOC.	2008
	KRYSTOSEK PROPERTIES	2008

	ROYAL LAND DEVELOPMENT, INC.	2008
3,520.00	ALPINE HOMES INC - CAROL	2008
	KRYSTOSEK ENTERPRISE, INC.	2008
	STALLION DEVELOPMENT	2008
	J & D ENTERPRISES OF ALBERTVILLE	2008
	GREATLAND PROPERTIES	2008
	ALPINE HOMES, INC.	2008
	ALPINE REALTY	2008
	ENVIROPROP CORP	2008
	KRH PROPERTIES LLC	2008
	FAIRPRICED HOMES	2008
	JCK DEVELOPMENT	2008
	MAINSTREAM PROPERTY	2008

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
28,239.96	DIVIDENDS AND INTEREST	2007
29,993.72	DIVIDENDS AND INTEREST	2008

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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- None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTS/
TRANSFERSAMOUNT
PAID OR
VALUE OF
TRANSFERSAMOUNT
STILL
OWING**NONE****NO SPECIAL PAYMENTS
MADE**

- None ☒ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTORDATE OF
PAYMENTAMOUNT
PAIDAMOUNT
STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATIO	STATUS OR DISPOSITION
PREMIER BANK MINNESTOA v. ALPINE HOMES, ET AL. 86-CV-08-9941	CIVIL/OTHER	WRIGHT COUNTY DISTRICT COURT 300 SOUTH SIXTH STREET MINNEAPOLIS, MN 55402	
JOSEPH ADDIE v. BRANDON FLAVIN, ET AL 27-CV-08-16195	CONTRACT	HENNEPIN COUNTY DISTRICT COURT 300 SOUTH SIXTH STREET MINNEAPOLIS MN 55402	PENDING
MINNESOTA EXTERIORS, INC., METRO HOME INSULATION, LLC, METRO HOME WATERPROOFING LLC	CONTRACT	WRIGHT COUNTY DISTRICT COURT TEN SECOND STREET NW BUFFALO MN 55313	ANSWER DUE 1/28/09
FERGUSON ENTERPRISES, INC. v. ALPINE HOMES, INC., JAMES KRYSTOSEK, RANDY KRYSTOSEK 86-CO-08-1111 86-CV-09-1858	CONCILIATION COURT CLAIMS \$3964.00	WRIGHT COUNTY DISTRICT COURT TEN SECOND STREET BUFFALO MN 55313	NOT OF CONCILIATION COURT ORDER 2/13/09
HIGHWOODS TOWNHOMES v. BRIGHTKEYS ET AL.		WRIGHT COUNTY DISTRICT COURT TEN SECOND STREET NW BUFFALO MN 55313	PENDING
PREMIER BANK MINNESOTA v. ALPINE HOMES, INC., ET AL. 27-CV-08-29237; 27-CV-08-29239; 29243	CONSOLIDATION OF 4 LAWSUITS RE 3 SEPARATE PROMISSORY NOTES \$220,000 EACH	HENNEPIN COUNTY DISTRICT COURT 300 SOUTH SIXTH STREET MINNEAPOLIS MN 55402	CONSOLIDATION HRG 1/9/2009
CONSOLIDATED LUMBER COMPANY v. ALPINE HOMES, INC., ET AL CONSOLIDATED WITH PREMIER BANK V ALPINE HOMES 29237 29239 29243 27-CV-08-26507	MECHANICS LIEN FORECLOSURE; BREACH OF CONTRACT; ACCOUNT STATED; QUANTUM MERUIT; PERSONAL GUARANTY	HENNEPIN COUNTY DISTRICT COURT 300 SOUTH SIXTH STREET MINNEAPOLIS MN 55402	AMENDED COMPLAINT FILED 2009-01-06
INDYMAC BANK v. AMERICAN WHOLESALE LENDING, ET AL. 07-CV-4514	CONTRACT	U.S. DISTRICT COURT DISTRICT OF MN 4TH STREET, MINNEAPOLIS MN 55402	PENDING
SOUTHSIDE VS. ALPINE HOMES 86-CV-09-2602	CONTRACT	WRIGHT COUNTY DISTRICT COURT	PENDING
STEVE'S FLOORCOVERING v. ALPINE HOME, INC. 86-CV-08-6449	CONTRACT	WRIGHT COUNTY DISTRICT COURT TEN SECOND STREET NW BUFFALO MN 55313	PENDING
PREMIER BANK MINNESOTA v. ALPINE HOMES, INC., JAMES M. KRYSTOSEK, ET AL. 86-CV-08-9943	MORTGAGE FORECLOSURE	COUNTY OF WRIGHT TEN SECOND STREET NW BUFFALO MN 55313	MOT. FOR DEFAULT JUDGMENT 3/10/2009
BERGLIN v. J. KRYSTOSEK AND ALPINE HOMES, INC. 02-CV-09-122	CONTRACT	ANOKA COUNTY DISTRICT COURT 325 EAST MAIN STREET ANOKA MN 55303	MOT. FOR DEFAULT JUDGMENT 2/25/2009

GREAT NORTHERN BANK v. QUALITY TITLE, INC., JAMES KRYSTOSEK, ET AL. 86-CV-09-2310	CONTRACT	WRIGHT COUNTY DISTRICT COURT TEN SECOND STREET NW BUFFALO MN 55313	COMPLAINT FILED 2/12/2009
STOCK BUILDING SUPPLY, LLC. REDEMPTION v. ALPINE HOMES, INC., ABC INC., ET AL. CV-09-1519		WRIGHT COUNTY DISTRICT COURT TEN SECOND STREET NW BUFFALO MN 55313	SUMMONS FILED 3/4/2009
ENGINEERED BUILDING COMPONENTS COMPANY v. ALPINE HOMES, INC. ET AL. 27-CV-08-23138	MECHANICS LIEN FORECLOSURE	HENNEPIN COUNTY DISTRICT COURT 300 SOUTH SIXTH STREET MINNEAPOLIS MN 55402	STIPULATION FOR DISMISSAL/2/ 8/2009
PREMIER BANK v. ALPINES HOME, ET AL. 86-CV-08-9944	MORTGAGE FORECLOSURE	WRIGHT COUNTY DISTRICT COURT TEN SECOND STREET NW BUFFALO, MN 55313	NOT MOT AND MOT FILED 2/17/2009
EAGLE COMMUNITY BANK v. ALPINE HOMES INC., ET AL. . 86-CV-08-8962	CONTRACT	WRIGHT COUNTY DISTRICT COURT TEN SECOND STREET NW BUFFALO MN 55313	SCHEDULING ORDER 2008-12-18
PREMIER BANK v. ALPINE HOMES, ET AL. 86-CV-08-9942	MORTGAGE FORECLOSURE	WRIGHT COUNTY DISTRICT COURT TEN SECOND STREET NW BUFFALO MN 55313	NOT OF MOTION HRG 3/10/2009
WESTERN DRYWALL VS ALPINE HOMES 86-CV-09-1706	CONTRACT	HENNEPIN COUNTY DISTRICT COURT	PENDING
GAMMELLO VS KRYSTOSEK 18-CV-09-2333		CROW WING COUNTY	PENDING
LINDA CLEWETTE VS ALPINE HOMES 27-CV-07-18456	CONTRACT	HENNEPIN COUNTY	CASE DISMISSED 08/2008
LEWIS SCHREIER SEDEY VS. ALPINE HOMES	CONTRACT	WRIGHT COUNTY DISTRICT COURT	CONFESSION OF JUDGMENT PENDING
ANGELA GEORGE AND LORI TROSETH [GNB VS. QUALITY TITLE]	CONTRACT	WRIGHT COUNTY DISTRICT COURT	CROSS CLAIM PENDING

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
CATERPILLAR FINANCIAL SERVICES PO BOX 730669 DALLAS TX 75373-0669	01/19/2009	SKIDLOADER [ALPINE]
GMAC PO BOX 9001948 LOUISVILLE KY 40290-1948	12/24/2008	ENVOY [PERSONAL]
GMAC PO BOX 9001948 LOUISVILLE KY 40290-1948	12/24/2008	ESCALADE [ALPINE]
GMAC PO BOX 9001948 LOUISVILLE KY 40290-1948	12/24/2008	ESCALADE [ALPINE]

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
GREATLAND PROPERTIES LLC 100 CENTRAL AVE EAST ST MICHAEL MN 55376	02/15/2009	OFFICE: 100 CENTRAL AVE E ST MICHAEL MN 55376
LAKELAND CONSTRUCTION	12/31/2008	RIVERWOOD NATIONAL GOLF COURSE - 9 LOTS TERRITORIAL VIEW DEV ROGERS MN; WHISPERING WOODS DEV ST MICHAEL; GRENNIN'S MISSISSIPPI HILLS OTSEGO; BIRCH LAKE DEV 77 ACRES MONTICELLO
ONE MORTGAGE, LLC	01/29/2009	LOT 3, BLOCK 3, OTSEGO PRESERVE 2ND ADDITION; TAX PARCEL 118205003030; 6377 MARX AVE NE OTSEGO MN
ONE MORTGAGE, LLC	01/29/2009	LOT 3, BLOCK 2, OTSEGO PRESERVE 2ND ADDITION, TAX PARCEL NO. 118205002030 - 6442 MARSHALL AVE OTSEGO, MN 55301

6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
FAMILY MEANS	4/21/2009	\$150.00
WENTZELL LAW FIRM 2512 ANTHONY LANE SOUTH SUITE 200 ST. ANTHONY, MN 55418	2/28/2009	\$2983.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR INTEREST IN PROPERTY
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11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION FAMILY MEANS	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE 4/21/2009	AMOUNT AND DATE OF SALE OR CLOSING \$150.00
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12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITOR	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

- None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

☒ NAME AND ADDRESS
OF OWNER

DESCRIPTION AND VALUE
OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND
ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND
ADDRESS

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DATE OF
NOTICE

ENVIRONMENTAL
LAW

None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
ALPINE HOMES INC.	41-1995418	100 CENTRAL AVE. E. ST. MICHAEL MN 55376	BUILDER	02/21/2001
ALPINE REALTY, INC.	41-1994005	100 CENTRAL AVE. E. ST. MICHAEL MN 55376	REALTY	02/06/2001
ARLH	2133240-2	100 CENTRAL AVE. E. ST. MICHAEL MN 55376	DEVELOPMENT	01/01/2007
ENVIROPROP CORP.	56-2397873	100 CENTRAL AVE. E. ST. MICHAEL MN 55376		
FAIRPRICEDHOMES, INC.	20-3106262	9201 91ST AVE MONTICELLO MN 55362	REAL ESTATE	06/29/2005
FIRST PRIORITY MORTGAGE OF MN, INC.	32-0084024	249 CENTRAL AVE. E. ST. MICHAEL MN 55376	MORTGAGE	07/09/2003
FOREST HILLS HOMEOWNERS ASSOCIATION	20-1414410	9946 JANSEN CIRCLE NE OTSEGO MN 55362	DEVELOPMENT	03/10/2004
GREATLAND PROPERTIES, LLC	20-4411028	100 CENTRAL AVE. E. ST. MICHAEL MN 55376	DEVELOPMENT	03/02/2006
HAMLETS CREEKVIEW ESTATES, INC.	20-4410787	100 CENTRAL AVE. E. ST. MICHAEL MN 55376	DEVELOPMENT	03/02/2006
J & D ENTERPRISES OF ALBERTVILLE	41-1828587	6576 NATHAN LANE MAPLE GROVE MN 55369	DEVELOPMENT	03/31/2005
JCK LAND DEVELOPMENT, LLC	41-1997255	100 CENTRAL AVE. E. ST. MICHAEL MN 55376	DEVELOPMENT	02/13/2001
KRH PROPERTIES, LLC	20-3965400	100 CENTRAL AVE. E. ST. MICHAEL MN 55376	DEVELOPMENT	02/13/2005
KRYSTOSEK ENTERPRISE, INC.	41-1960537	100 CENTRAL AVE. E. ST. MICHAEL MN 55376	DEVELOPMENT	01/05/2000
KRYSTOSEK PROPERTIES	41-1858331	100 CENTRAL AVE. E. ST. MICHAEL MN 55376	DEVELOPMENT	04/01/1997

MAINSTREAM PROPERTIES LLC	03-0506466	900 RUM RIVER DRIVE S. PRINCETON MN 55371	DEVELOPMENT	02/10/2003
NORIN LANDING HOMEOWNERS ASSOC.	20-3252755	100 CENTRAL AVE. E. ST. MICHAEL MN 55376	DEVELOPMENT	05/11/2005
QUALITY TITLE	48-1290746	100 CENTRAL AVE. E. ST. MICHAEL MN 55376	TITLE COMPANY	01/05/2000
ROYAL LAND DEVELOPMENT, INC.	20-1308557	100 CENTRAL AVE. E. ST. MICHAEL MN 55376	DEVELOPMENT	02/21/2001
STALLION DEVELOPMENT, LLC	20-2192164	109 CENTRAL AVE. E. ST. MICHAEL MN 55376	DEVELOPMENT	01/20/2005

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
CAN-WEST INC. 4414 MACIVER AVE. NE ST. MICHAEL MN 55376	2006, 2007, 2008

None ☐ b. List all firms or individuals who within **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
IRS AREA AUDITOR JESSE JOHNSON 6200 SHINGLE CREEK PARKWAY BROOKLYN CENTER MN 55430		2007

None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS
CANWEST CONSULTING	4414 MACIVER AVE NE ST MICHAEL MN 55376

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS	DATE ISSUED
AMERICAN NATIONAL BANK 17267 YALE STREET ELK RIVER MN 55330	01/01/2007
ARROW BUILDING CENTER 14831 162ND AVE SE BIG LAKE MN 55309	01/01/2007
CAPITAL FINANCE 2990 RICE STREET ST PAUL MN 55113	01/01/2007
EAGLE BANK 9600 UPLAND LANE N STE 100 MAPLE GROVE MN 55369	01/14/2007
FIRST CONSTRUCTION CREDIT 5250 W 74TH STREET STE 8 EDINA MN 55439	01/01/2007
GREAT NORTHERN BANK 12725 43RD ST ST MICHAEL MN 55376	01/01/2007
LAKELAND CONSTRUCTION FINANCE 860 BLUE GENTIAN ROAD STE 135 EAGAN MN 55121	01/01/2007
MARKETLINE 3600 MINNESOTA DRIVE STE 150 EDINA MN 55435	01/01/2007
ONE MORTGAGE 101 2ND ST NEW PO BOX 7 AVON MN 56310	01/14/2007
PREMIER BANKS 11055 61ST ST NE ALBERTVILLE MN 55301	01/01/2007
PRO-FINANCE 2165 WOODLANE DRIVE STE 100 WOODBURY MN 55125	01/01/2007
RUM RIVER LUMBER 10141 WOODCREST DRIVE COON RAPIDS MN 55433	01/01/2009
SIGNATURE BANK 656 5TH AVE NEW YORK NY 10017	01/14/2007
SIMONSON LUMBER 100 CHELSEA ROAD MONTICELLO MN 55362	01/01/2007

SOURCE CONSTRUCTION CAPITAL
3535 PLYMOUTH BLVD STE 211
PLYMOUTH MN 55447

01/01/2007

STOCK LOAN SERVICES
8020 ARCO CORPORATION DRIVE
RALEIGH NC 27617

01/01/2007

VISION LENDING
1428 5TH AVE
ANOKA MN 55303

01/01/2007

20. Inventories

None
☒

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None
☒

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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21. Current Partners, Officers, Directors and Shareholders

None
☒

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None
☒

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22. Former partners, officers, directors and shareholders

None
☒

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None
☒

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23. Withdrawals from a partnership or distributions by a corporation

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE
OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None ☒ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * *

[if completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 5/8/2009

Signature of Debtor s/ JAMES MICHAEL KRYSTOSEK
JAMES MICHAEL KRYSTOSEK

Date 5/8/2009

Signature of Joint Debtor (if any) s/ CAROL KATHERINE KRYSTOSEK
CAROL KATHERINE KRYSTOSEK

UNITED STATES BANKRUPTCY COURT
District of Minnesota

In re **JAMES MICHAEL KRYSTOSEK CAROL KATHERINE**
KRYSTOSEK

Case No. _____
 Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. *(Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)*

Property No. 1	
Creditor's Name: CITIZENS AUTOMOBILE FINANCE	Describe Property Securing Debt: 2006 JEEP COMMANDER CITIZEN AUTO FINANCE TITLE - CAROL KRYSTOSEK
<p>Property will be <i>(check one)</i>:</p> <p> <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained </p> <p>If retaining the property, I intend to <i>(check at least one)</i>:</p> <p> <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)) </p> <p>Property is <i>(check one)</i>:</p> <p> <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt </p>	

Property No. 2	
Creditor's Name: HARRIS NA	Describe Property Securing Debt: 2008 JEEP COMMANDER TITLED JAMES KRYSTOSEK - SON - RANDY PAYS AND DRIVES
<p>Property will be <i>(check one)</i>:</p> <p> <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained </p> <p>If retaining the property, I intend to <i>(check at least one)</i>:</p> <p> <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)) </p> <p>Property is <i>(check one)</i>:</p> <p> <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt </p>	

Property No. 3	
Creditor's Name: SPIRE FEDERAL CREDIT UNION	Describe Property Securing Debt: 2005 DODGE DURANGO SPIRE FEDERAL CREDIT UNION
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to <i>(check at least one)</i> : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)) Property is <i>(check one)</i> : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

PART B – Personal property subject to unexpired leases. *(All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)*

Property No. 1		
Lessor's Name: None	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

0 continuation sheets attached *(if any)*

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 5/8/2009

s/ JAMES MICHAEL KRYSTOSEK

JAMES MICHAEL KRYSTOSEK

Signature of Debtor

s/ CAROL KATHERINE KRYSTOSEK

CAROL KATHERINE KRYSTOSEK

Signature of Joint Debtor (if any)

Form 1007-1 - Statement Of Compensation By Debtor's Attorney

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:

JAMES MICHAEL KRYSTOSEK
CAROL KATHERINE KRYSTOSEK

Debtor(s).

Case No. BKY _____

Chapter 7 Case

STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)

The undersigned, pursuant to Local Rule 1007-1, Bankruptcy Rule 2016(b) and § 329(a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and files this statement as required by applicable
2.

(a) The filing fee paid by the undersigned to the clerk for the debtor(s) in this case is:	\$ <u>299.00</u>
(b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:	\$ <u>3,500.00</u>
(c) Prior to filing this statement, the debtor(s) paid to the undersigned:	\$ <u>2,983.00</u>
(d) The unpaid balance due and payable by the debtor(s) to the undersigned is:	\$ <u>517.00</u>

3. The services rendered or to be rendered include the following: (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Code; (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court; (c) representation of the debtor(s) at the meeting of creditors; (d) negotiations with creditors; and (e) other services reasonably necessary to represent the debtor(s) in this case.

4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s), and the undersigned has not received and will not receive any transfer of property other than such payments by the debtor(s), except as follows:

5. The undersigned has not shared or agreed to share with any other person other than with members of undersigned's law firm any compensation paid or to be paid.

Dated: 5/8/2009

Signed: _____

JOSEPH A WENTZELL
Bar no: 170616
Attorney for Debtor(s)
WENTZELL LAW OFFICE, PLLC
2812 ANTHONY LANE
ST ANTHONY, MN 55418
612-436-3292

LOCAL RULE REFERENCE: 1007-1